

In re:  
Louis R Furman, Jr.  
Debtor

Case No. 19-12154-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 15, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ Louis R Furman, Jr., 6412 Lawndale Avenue, Philadelphia, PA 19111-5303
14314528	+ Westgate Town Center Owners Association, Inc., 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
14314513	+ Westgate Vacation Villas, LLC, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 16 2023 00:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 16 2023 05:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14330186	Email/PDF: bncnotices@becket-lee.com	Dec 16 2023 00:31:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14377945	Email/Text: megan.harper@phila.gov	Dec 16 2023 00:16:00	Water Revenue Bureau, Pamela Eichert Thurmond, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14396505	Email/Text: megan.harper@phila.gov	Dec 16 2023 00:16:00	City of Philadelphia, Law Department - Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14396227	Email/PDF: resurgentbknofications@resurgent.com	Dec 16 2023 00:17:39	CVI SGP Acquisition Trust, PO Box 10587, Greenville, SC 29603-0587
14340618	Email/PDF: resurgentbknofications@resurgent.com	Dec 16 2023 00:17:39	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14306320	+ Email/Text: bankruptcy@cavps.com	Dec 16 2023 00:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14312003	Email/Text: EBNBKNOT@ford.com	Dec 16 2023 00:16:00	Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, CO 80962
14338177	Email/PDF: resurgentbknofications@resurgent.com	Dec 16 2023 00:18:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14340828	EDI: PRA.COM	Dec 16 2023 05:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14301418	+ Email/Text: CollectionsDept@PFCU.COM	Dec 16 2023 00:15:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095

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14337236	EDI: Q3G.COM	Dec 16 2023 05:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14336663	EDI: BANKAMER	Dec 16 2023 05:12:00	The Bank of New York Mellon, et.al., Bank of America, P.O. Box 31785, Tampa FL 33631-3785
14341100	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 16 2023 00:16:00	Towd Point Master Funding Trust 2019-PM1,, U.S. Bank Trust National Association, as, c/o Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14340458	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 16 2023 00:15:00	U.S. BANK NATIONAL ASSOCIATION, PO Box 619096, Dallas TX 75261-9096

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Louis R Furman Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
HOWARD GERSHMAN	on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2019-PM1 bkgroup@kmlawgroup.com
MARISA MYERS COHEN	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOM ecfmail@mwc-law.com, mcohen@mwc-law.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglechl3.com

THOMAS SONG

on behalf of Creditor THE BANK OF NEW YORK MELLON et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<u>Louis R Furman Jr.</u>	Social Security number or ITIN	xxx-xx-7084
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-12154-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Louis R Furman Jr.

12/14/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**